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For: Method and Apparatus for Electronic Commerce Services at a Point of Sale

Assistant Commissioner for Patents  
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Washington, D.C. 20231

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Dated: 4/23/01

Signature: *Nancy J. Todd*

Nancy J. Todd

PRELIMINARY AMENDMENT

Dear Sir:

Please enter the following amendments prior to examination. A clean copy of the specification pages amended herein are attached as Appendix I.

In the Specification

Page 13 line 14 change "Figure 4" to --Figure 3--.

Once the transaction information has been entered and an appropriate prompt has been input to POS terminal 2, by for instance pressing an "enter" key, POS terminal 2 will establish communication with base system 4, as illustrated by step 112. As shown in Figure [4] 3, base system 4 can comprise multiple separate computer systems. In the illustrated embodiment, POS terminal 2 contacts a dedicated payment server 70, which is configured to have sufficient communication and processing bandwidth to communicate with thousands of POS terminals supporting various POS locations. The POS terminal 2 will transmit the transaction information to the payment server 70, such as data identifying the POS location (e.g., an agent code, a clerk identifier, the local date and time, and the like), data identifying the biller data (biller identification number, account number, and the like), and transaction specific information (such as the amount